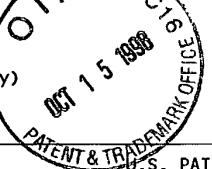


SUBSTITUTE FORM PTO-1449 (MODIFIED)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 06543/008002	SERIAL NO. 08/878,396
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				APPLICANT Andrew C. Payne et al	OCT 14 1998 244 2766 2700
(37 CFR 1.98(b))				FILING DATE June 18, 1997	
U.S. PATENT DOCUMENTS					

EXAMINER INITIAL		PATENT NUMBER						ISSUE DATE	PATENTEE		CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
BEG	AA	4	5	2	8	6	4	3	07/09/85	Freeny, Jr.	364	900	
BEG	AB	4	8	9	1	5	0	3	01/02/90	Jewel	235	380	
BEG	AC	4	7	5	9	0	6	3	07/19/88	Chaum	380	30	
BEG	AD	4	7	5	9	0	6	4	07/19/88	Chaum	380	30	
BEG	AE	4	9	4	7	4	3	0	08/07/90	Chaum	380	25	
BEG	AF	4	9	4	9	3	8	0	08/14/90	Chaum	380	30	
BEG	AG	4	9	9	1	2	1	0	02/05/91	Chaum	380	30	
BEG	AH	4	9	9	6	7	1	1	02/26/91	Chaum	380	30	
BEG	AI	4	9	8	7	5	9	3	01/22/91	Chaum	380	3	
BEG	AJ	4	5	2	9	8	7	0	07/16/85	Chaum	235	380	
BEG	AK	4	9	2	6	4	8	0	05/15/90	Chaum	380	23	
BEG	AL	5	2	7	6	7	3	6	01/04/94	Chaum	380	24	11/05/1990
BEG	AM	5	1	0	5	1	8	4	04/14/92	Pirani et al	340	721	
BEG	AN	5	5	9	4	9	1	0	01/14/97	Filepp et al	395	800	07/28/1989
BEG	AO	5	5	3	5	2	2	9	07/09/96	Hain, Jr., et al	371	53	05/10/1993
BEG	AP	5	5	2	1	6	3	1	05/28/96	Budow et al	348	7	05/25/1994
BEG	AQ	5	5	5	7	7	9	8	09/17/96	Skeen et al	395	650	12/21/1990

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BEG	AS	<input checked="" type="checkbox"/> Pongratz, et al, "IC Cards in Videotex Systems," <u>Smart Card 2000</u> , 1989, pp. 179-186.
BEG	AT	<input checked="" type="checkbox"/> Waidner, et al, "Loss-Tolerance for Electronic Wallets," <u>Fault-Tolerant Computing: 20th International Symposium</u> , June 1990, pp. 140-147.
BEG	AU	<input checked="" type="checkbox"/> Floch, <u>Privacy Protected Payments: An Implementation of a Transaction System</u> , December 1988, pp. 1-28.
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BEG	AW	<input checked="" type="checkbox"/> Tanaka, et al, "Untraceable Electronic Funds Transfer System," <u>Electronics and Communications in Japan</u> , 1989, pp. 47-54.

EXAMINER

GREGORY

DATE CONSIDERED

1/26/99

EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) (37 CFR 1.98(b))		<p>APPLICANT Andrew C. Payne et al</p> <p>FILING DATE June 18, 1997</p> <p>GROUP 244</p> <p>REC'D OCT 15 1998 PTO-1449 101-A-46358 ID 2100</p>		
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)				
<i>BEN</i>	BA	<input checked="" type="checkbox"/> Perry, "Electronic Banking Goes to Market," <u>IEEE Spectrum</u> , February 1988, pp. 46-49.		
<i>BEN</i>	BB	<input checked="" type="checkbox"/> Hakola, et al, "A System for Automatic Value Exchange," <u>Proceedings - Fall Joint Computer Conference</u> , 1966, pp. 579-589.		
<i>BEN</i>	BC	<input checked="" type="checkbox"/> "CompuServe Videotex Network Offers Marketing Research Service, Ad Test," <u>Marketing News</u> , November 25, 1983 <input checked="" type="checkbox"/> p. 21.		
<i>BEN</i>	BD	<input checked="" type="checkbox"/> Fujioka, et al, "ESIGN: An Efficient Digital Signature Implementation for Smart Cards," <u>Advances in Cryptology-Eurocrypt '91</u> , April 1991, pp. 446-457.		
<i>BEN</i>	BE	<input checked="" type="checkbox"/> "Electronic In-Home Shopping: "Our Stores are Always Open",," <u>Chain Store Age Executive</u> , March 1985, pp. 111,116.		
<i>BEN</i>	BF	<input checked="" type="checkbox"/> "Suddenly, Videotex is Finding an Audience," <u>Business Week</u> , 10/19/87, pp. 92-94.		
<i>BEN</i>	BG	<input checked="" type="checkbox"/> Staskauskas, "The Formal Specification and Design of a Distributed Electronic Funds Transfer System," <u>IEEE Transactions on Computers</u> , December 1998, pp. 1515-1528.		
<i>BEN</i>	BH	<input checked="" type="checkbox"/> Stol, <u>Privacy Protected Payments-A Possible Structure for a Real Implementation and Some Resource Considerations</u> , February 1998.		
<i>BEN</i>	BI	<input checked="" type="checkbox"/> Ph. van Heurck, "TRASEC: Belgian Security System for Electronic Funds Transfers," <u>Computers & Security</u> , 1987, pp. 261-68.		
<i>BEN</i>	BJ	<input checked="" type="checkbox"/> Weber, "Controls in Electronic Funds Transfer System," <u>Computers & Security</u> , 1989, pp. 209-221.		
<i>BEN</i>	BK	<input checked="" type="checkbox"/> Shain, "Security in Electronic Funds Transfer System," <u>Computers & Security</u> , 1989, pp. 123-137.		
<i>BEN</i>	BL	<input checked="" type="checkbox"/> Burk, et al, "Digital Payment Systems Enabling Security and Observability," <u>Computers & Security</u> , 1989, pp. 399-415.		
<i>BEN</i>	BM	<input checked="" type="checkbox"/> Andrade, et al, "Open On-Line Transaction Processing with the TUXEDO System," <u>COMPCON Spring 1992</u> , February 1992, pp. 366-371.		
<i>BEN</i>	BN	<input checked="" type="checkbox"/> Damgard, "Payment Systems and Credential Mechanisms with Provable Security Against Abuse by Individuals," <u>Advances in Cryptology - CRYPTO '88</u> , 1988, pp. 328-325.		
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EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.				

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) (37 CFR 1.98(b))		APPLICANT Andrew C. Payne et al		OCT 15 1998 PATENT & TRADEMARK OFFICE RECEIVED Q10527100 GROUP 2444
		FILING DATE June 18, 1997	GROUP 2444	
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)				
BEY	CA	<input checked="" type="checkbox"/> Tunstall, "Electronic Currency," <u>Smart Card 2000: The future of IC Cards</u> , October 1987, pp. 47-48.		
BEY	CB	<input checked="" type="checkbox"/> Strazewski, "Computerized Service Sets Shoppers Hacking," <u>Advertising Age</u> , February 22, 1988, p. 62.		
BEY	CC	<input checked="" type="checkbox"/> Messmer, "NIST Stumbles on Proposal for Public Key Encryption," <u>Network World</u> , July 27, 1992, p.1.		
BEY	CD	<input checked="" type="checkbox"/> Knapskog, "Privacy Protected Payments- Realization of a Protocol That Guarantees Payor Anonymity, <input checked="" type="checkbox"/> Advances in Cryptology-Eurocrypt '88, May 1988, pp. 107-122.		
BEY	CE	<input checked="" type="checkbox"/> "Redcoats join Communications Fight." <u>Industry Week</u> , February 22, 1982, pp. 108-109.		
BEY	CF	<input checked="" type="checkbox"/> Williams, "Debit Program Cuts Fraud; CompuServe Plan a Success," <u>Pensions & Investment Age</u> , February 4, 1985, pp. 21, 32.		
BEY	CG	<input checked="" type="checkbox"/> "Consumers Plugging Into New Electronic Mall," <u>Advertising Age</u> , March 4, 1985. p. 74.		
BEY	CH	<input checked="" type="checkbox"/> "Taking Advantage of the Past," <u>Advertising Age</u> , April 11, 1983, pp. M36-37.		
BEY	CI	<input checked="" type="checkbox"/> "Mall Offers Holiday Treat for Hackers," <u>Advertising Age</u> , November 13, 1985, p. 76.		
BEY	CJ	<input checked="" type="checkbox"/> Kenny, "EDI Security: Risks and Solutions," <u>COMPSEC 1992; The Ninth World Conference on Computer Security, Audit, and Control</u> , November 1992, pp. 341-352.		
BEY	CK	<input checked="" type="checkbox"/> Ferrarini, "Direct Connections for Software Selections," <u>Business Computer Systems</u> , February 1984, pp. 35-38		
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Substitute Disclosure Form (PTO-1449)